

# 1997 Consumer's Resource Handbook

**United States Office of Consumer Affairs**

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THE WHITE HOUSE  
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September 17, 1996



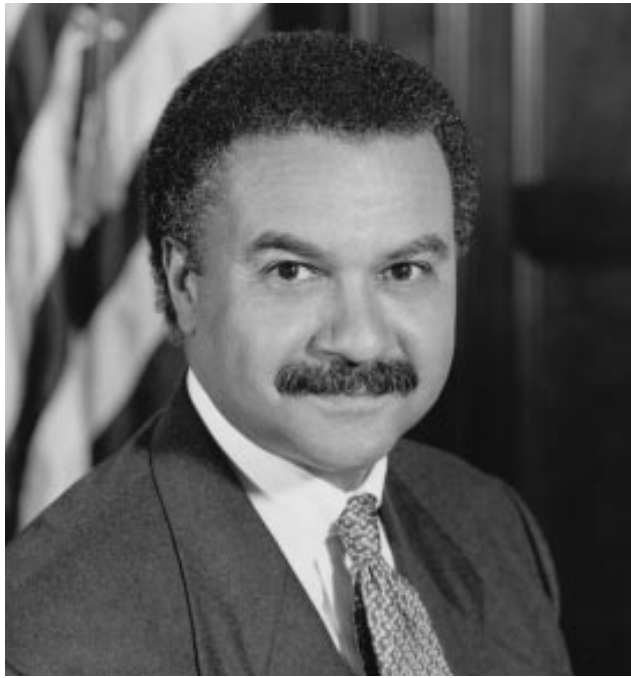
Dear Consumer:

Welcome to the *1997 Consumer's Resource Handbook*. It is most appropriate that this year's edition is dedicated to the memory of Secretary of Commerce Ronald Brown, a man who ardently supported consumer rights and who recognized the importance of this handbook in empowering American consumers with the knowledge and resources to make prudent, informed choices.

Today's increasingly competitive marketplace offers us a broad and diverse array of products and services. To select among them wisely, we must understand our rights as consumers and the standards of quality we should expect. The U.S. Office of Consumer Affairs, through publications such as this one, plays a vital role in educating the public on key consumer issues, protecting our rights, and enhancing our ability to make knowledgeable purchasing decisions.

I encourage you to use the valuable information in this handbook. By learning to choose and buy carefully and responsibly, you are helping to build a better and brighter future for all Americans.

Bill Clinton



**Ronald H. Brown**  
**Secretary of Commerce**  
**1993-1996**

It is appropriate and fitting that this edition of the Consumer's Resource Handbook is dedicated to the late Secretary of Commerce Ronald H. Brown. In many ways his life was dedicated to empowering people. From his career as a New York City welfare caseworker to his tenure as Secretary of Commerce, he inspired people to strive to do their very best. Whether he was leading a business trade mission to a foreign land or meeting with his employees in the office, he empowered us all through his example and leadership.

At the Commerce Department, he encouraged our employees to carry out the "Right to Service," established by President Clinton in their every day contacts with the public, our customers, to ensure that the Department delivers exceptional service. He continually supported the Department's consumer affairs efforts and last year held a special meeting with the winners of the Office of Consumer Affairs' National Consumer Week consumer awareness contest. He spent time online with STAT-USA customers answering questions on Customer Service Day to highlight the importance of serving our customers. He also understood the significance of consumers in the global marketplace.

Ron Brown was the first Secretary of Commerce to recognize the importance of the Consumer's Resource Handbook through the Department's financial support. The Handbook is an important educational tool for consumers as they seek to resolve their complaints or to acquire information from corporations and government offices.

On behalf of all the employees of the U.S. Department of Commerce, I thank you for dedicating this Handbook in the memory of the late Secretary of Commerce Ronald H. Brown.

A handwritten signature in black ink, appearing to read "Michael Kantor". The signature is fluid and stylized, with a long horizontal stroke at the end.

Michael Kantor  
Secretary of Commerce  
October 1996



**UNITED STATES  
OFFICE OF CONSUMER AFFAIRS  
Washington, D.C. 20201**

October 1996

Dear Consumer:

It is with pride and sadness that we dedicate this edition of the Consumer's Resource Handbook to Ronald H. Brown, the late Secretary of Commerce. Secretary Brown had a long history of consumer advocacy and was a strong supporter of the U.S. Office of Consumer Affairs. While we are saddened by his sudden passing, we will always remember his devotion to country, his untiring efforts on behalf of consumers and his support of a free and fair marketplace. His legacy continues.

This ninth edition of the Consumer's Resource Handbook builds on the tradition of being a strong and effective tool for consumers. In April 1996, this Handbook received the prestigious "Mobius" award, presented by the Society of Consumer Affairs Professionals in Business (SOCAP). The award recognized the Handbook's value in helping consumers make informed decisions. This honor attests to the need and usefulness of the Handbook, which focuses on consumer issues that affect us all.

The information presented is based on the premise that consumers need to know their rights and how to make the right choices. Indeed, there are a number of laws which protect your rights before and after purchasing a product or service and many of those laws are referenced here. Today's marketplace, which is expanding rapidly through electronic shopping, has a wide variety of options for efficient, high quality goods and services to meet your needs and your pocketbook. But there, too, are numerous scams and frauds which take advantage of unsuspecting consumers.

This handbook offers information and advice to help you gain knowledge about your rights and about how to make the right choices—and, yes, how to protect yourself against unscrupulous dealers. Whether you are acquiring a product such as a car or making an investment in securities or seeking a service, you will find points to consider, questions to ask, and steps to take before and after you purchase an item or sign a contract.

I believe this Handbook will serve as a handy reference for you. It will help guide and protect you in the marketplace, so that whatever you buy, your choice will be a good one. We are proud to be at your service.

Sincerely,

Leslie L. Byrne  
Special Assistant to the President and  
Director

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